



**Property Casualty Insurers  
Association of America**

Advocacy. Leadership. Results.

**NATHANIEL F. WIENECKE  
SENIOR VICE PRESIDENT**

July 19, 2017

The Honorable Bill Shuster  
Chairman  
Transportation and Infrastructure Committee  
U.S. House of Representatives  
Washington, D.C. 20515

The Honorable Peter DeFazio  
Ranking Member  
Transportation and Infrastructure Committee  
U.S. House of Representatives  
Washington, D.C. 20515

Dear Chairman Shuster and Ranking Member DeFazio:

The Property Casualty Insurers Association of America (PCI) is pleased to write in support of The 21<sup>st</sup> Century AIRRACT (H.R. 2997). PCI members strongly support the provisions included in the bill that would encourage expanded use of Unmanned Aircraft Systems (UAS).

PCI is composed of 1,000 member companies representing the broadest cross-section of insurers of any national trade association. PCI members write over \$202 billion in annual premium, with policyholders in every congressional district and state.

UAS technology is advancing rapidly, and there are many potential applications that would benefit the public interest. Insurers envision drone use in a variety of essential functions including claims adjustment, roof inspections, surveying, underwriting, and loss prevention. UAS technology enables insurers to respond more quickly to the needs of impacted individuals and the business community by assisting in catastrophe response and claims adjustment. By utilizing UAS, insurers can help put claim settlement checks in the hands of policyholders faster.

Specifically, the provisions included in Sec. 726 of the legislation, which requires the FAA to permit UAS beyond the line of sight operations at certain test ranges is of great interest to the property and casualty industry. This is an important step to assist the FAA in developing final rules that would lift the operational restrictions on certain types of flights. Under current regulations, commercial entities must apply for a waiver from the FAA to operate drones: 1) beyond the line of sight; 2) at night; or 3) over people not involved in the drone flight. PCI would also encourage the inclusion of a requirement that the FAA issue final rules on these types of flights within a certain timeframe (e.g., 12 months) after enactment of H.R. 2997.

UAS technology has great potential to assist the industry following the next significant natural disaster and expedite settling claims. For example, the damage from Superstorm Sandy or Hurricane Katrina covered a wide geographic area. To efficiently assess property damage and assist policyholders, insurers will need the ability to deploy drones 1) beyond the line of sight; 2) at night; and 3) over people not involved in the drone flight. PCI members strongly support utilizing UAS for the benefit of homeowners and businesses across the nation. Please do not hesitate to contact us if we can be of further assistance.

Sincerely,

Nathaniel F. Wienecke